

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

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In re:

**Darryl Eugene Craig and Audrey Louise Craig**

S.S. Nos.: xxx-xx-2786 and xxx-xx-3433

Mailing Address: 1609 Silk Oaks Court, Mebane, NC 27302-

**Case No. 09-81637**

Debtors.

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**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on September 21, 2009.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: October 8, 2009

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtors  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET  
(MIDDLE DISTRICT - DESARDI VERSION)**

Date: 8/28/09

8/28/09

Lastname-SS#: **craig-2786**

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

### SURRENDER OF LAIRDI

Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral			
			BB&T	1	Infiniti QX56		
Suntrust	5	House and Land					
Suntrust	6	House and Land					

## ARREARAGE CLAIMS

## REFUSED EXECUTORY CONTRACTS RELEASES

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral	
						1	2
			N/A	n/a			
			N/A	n/a			
			N/A	n/a			
			N/A	n/a			

SUB-SUPERBUDS AND

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Coastal Fed Credit Union	2	\$10,192	6.00	\$102	\$214.63	05 Lincoln LS
	Duke Fed Credit Union	3	\$16,848	6.00	\$168	\$354.80	09 Toyota Camry
				6.00			
				6.00			

STD-SECURED DEBTS  $\approx$  100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Duke Fed Cred Union X-Collateral	3		6.00			09 Toyota Camry
				6.00			
				6.00			
				6.00			
				6.00			
				6.00			

ATTORNEY FEE (Unpaid part)

## PROPOSED CHAPTER 13 PLAN PAYMENT

<b>SECURED TAXES</b>	Secured Am't
<b>IRS Tax Liens</b>	
<b>Real Property Taxes on Retained Realty</b>	
<b>UNSECURED PRIORITY DEBTS</b>	Amount
<b>IRS Taxes</b>	

<b>State Taxes</b>	
<b>Personal Property Taxes</b>	

Adequate Protection Payment Period: **10.41** months

Alimony or Child Support Arrears		
CO-SIGN PROJECT (Pay 100%)	Int %	Payoff Amt

#### **Domestic Protectionism**

All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**

важен результат

**DMI** **None(\$0)** **None(\$0)**

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#### **Other Miscellaneous Provisions**

Plan to allow for 3 "waivers".

## CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Charlene Free  
Charlene Free

North Carolina Department of Revenue  
c/o NC Department of Justice  
Post Office Box 629  
Raleigh, NC 27602-0629

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

NC Department of Revenue  
Post Office Box 25000  
Raleigh, NC 27640-0002

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

American Express  
777 American Expressway  
Fort Lauderdale, FL 33337-0001

Orange County Tax Collections\*\*  
PO Box 8181  
Hillsborough, NC 27278

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

BB&T Loan Services  
Post Office Box 2306  
Wilson, NC 27894

Suntrust  
Cardmember Services  
P.O. Box 921819  
Norcross, GA 30010-1819

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Chase Bank  
Recovery Department  
Post Office Box 659409  
San Antonio, TX 78217-9409

SunTrust Bank  
Post Office Box 85160  
Richmond, VA 23285-5160

Internal Revenue Service\*\*  
Post Office Box 21126  
Philadelphia, PA 19114-0326

Citi Health Card  
Post Office Box 689182  
Des Moines, IA 50368

SunTrust Mortgage, Inc.  
Customer Service Department  
Post Office Box 26149  
Richmond, VA 23260-6149

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Coastal Federal Credit Union \*\*  
Post Office Box 58429  
Raleigh, NC 27658-8429

The Law Offices of John T. Orci  
6616-203 Six Forks Road  
Raleigh, NC 27615

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Credit Bureau of Greensboro\*\*  
Post Office Box 26140  
Greensboro, NC 27402-0040

Innovis Data Solutions  
Attn: Consumer Assistance  
P.O. Box 1534  
Columbus, OH 43216-1534

Duke Federal Credit Union \*\*  
2200 West Main Street  
Suite L 100  
Durham, NC 27705

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

GEMB/Lowe's  
Post Office Box 981064  
El Paso, TX 79998-1064